

From: Todd Hildebrandt

Sent: Thursday, April 06, 2006 12:37 PM

To: Public Hearing

Subject: No to Wal-mart ILC

This extremely important issue needs our attention and scrutiny. Please examine the statements of the public and attend the hearing on Wal-Mart's request to enter the banking arena as a player .

We all have a stake in how business affects our communities both positively and adversely. I have seen how it affects small businesses when they are squeezed to the point of exclusion from the free market place in cities where I have lived. Wal-Mart has demonstrated a willingness to press unfair advantage in their pursuit of becoming the megolithic entity it has evolved into. If it comes to include a banking franchise the unfair advantage will be magnified ten fold. This unacceptable concentration of power in the hands of one corporation does not benefit the nation or the populace.

Giving Wal- mart special status by not holding them strictly to all the regulations required of other financial institutions is a greatly disturbing aspect of this potential change.

With all of the supporting evidence reviewed I hope you will conclude as I have that it is wrong to give further undue control of peoples lives to the Wal-Mart corporation.

Thank you for considering my opinion.